

Fill in this information to identify the case:

Debtor 1 VALERIE R. SOPEL

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 15-23005CMB

Form 4100N

Notice of Final Cure Payment**10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: US BANK NA Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account 1 2 6 3

Property Address: 236 SUNSET DR
BUTLER PA 16001

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>0.00</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$997.92

The next postpetition payment is due on

11 / 1 / 2020
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 VALERIE R. SOPEL
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 10/14/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **VALERIE R. SOPEL**
Name

Case number (if known) **15-23005CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE REGULAR PAYMENT (Part 3)				
11/24/2015	0968471	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	2,578.77
12/22/2015	0972511	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	430.80
01/26/2016	0976511	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	1,292.41
02/24/2016	0980484	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	861.60
03/28/2016	0984502	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	861.60
04/22/2016	0988748	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	863.40
05/24/2016	0992698	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	865.20
06/27/2016	1001438	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	1,297.79
07/26/2016	1005406	HOUSEHOLD FINANCE CDC**	AMOUNTS DISBURSED TO CREDITOR	865.20
08/08/2016		HOUSEHOLD FINANCE CDC**	CONTINUING DEBT REFUND	-865.20
05/25/2017	1042309	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	11,221.83
06/27/2017	1045714	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,011.52
07/25/2017	1049004	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,007.42
08/25/2017	1052354	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,017.93
09/26/2017	1055700	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,017.96
10/25/2017	1059037	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,512.71
11/21/2017	1062269	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	507.57
12/21/2017	1065624	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,511.47
01/25/2018	1068884	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,010.34
02/23/2018	1072046	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,009.52
03/28/2018	1075258	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,009.52
04/24/2018	1078487	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,010.04
05/25/2018	1081769	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,513.82
06/22/2018	1084880	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,011.24
07/26/2018	1088127	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,010.56
08/28/2018	1091347	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,010.55
09/25/2018	1094481	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,475.39
10/29/2018	1097738	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
11/27/2018	1100838	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
12/21/2018	1103935	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
01/25/2019	1107209	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
02/25/2019	1110422	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
03/25/2019	1113719	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
04/26/2019	1117048	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
05/24/2019	1120441	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
06/25/2019	1123846	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
07/29/2019	1127310	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
08/27/2019	1130791	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
09/24/2019	1134033	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
10/24/2019	1137432	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
11/25/2019	1140887	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
12/23/2019	1144263	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
01/28/2020	1147736	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
02/25/2020	1151274	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
03/23/2020	1154747	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
04/27/2020	1158208	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
05/26/2020	1161542	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
06/26/2020	1164703	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
07/29/2020	1167782	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	997.92
08/25/2020	1170862	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,773.33
09/28/2020	1173971	US BANK NA	AMOUNTS DISBURSED TO CREDITOR	222.51
				<u>61,871.04</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

VALERIE R. SOPEL
236 SUNSET DRIVE
BUTLER, PA 16001

MICHAEL S LAZAROFF ESQ**
LAZAROFF & SUHR
PO BOX 216
SAXONBURG, PA 16056-0216

US BANK NA
C/O SELECT PORTFOLIO SRVCNG INC*
POB 65450*
SALT LAKE CITY, UT 84165

SELECT PORTFOLIO SERVICING INC**
ATTN BANKRUPTCY NOTICING
3217 S DECKER LAKE DR
SALT LAKE CITY, UT 84119

BRIAN C NICHOLAS ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

10/14/20

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee